# LAST DITION The Toronto Sunday <br> World <br> EDITION LAST 

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Both Parties in House
Inclined to Go Slowly

CIVIC RECEPTION TO HERO OF SOUTH POLE

LIBERALS ARE KEEN TO DISCUSS BANK ACT, SESSIONS BIGISSUE
Deliberately Obstructed to Defer Further Discussion of Naval Question-Foster, Frosty, Yet Kindly, Lets Opposition Do All the Talking on West Indies Trade Treaty




TURKISH ENVOYS SS. POLE EXPLORER NEVER FOR PEACE


ference to Permit Empire
to Recover Vitality.
BRAVES OUR AIR
IN SUMMER SUIT

## Rison of Toronto Weather-




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\section*{| THIS WEATHER |
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| IS HEALTHFUL |
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* A MLITARY WEDDING
LONDONS VIEWS
ON FINANCIAL




## LIVE BABY CARRIIED

BY U. S. PARCEL POST


## Lloyds' Bank Advised City to Float Big Loan




Interest Unaibated SALE REPEATED THIS WEEK EVERYBODY'S CYCLOPEDIA For $\$ 1.98$ Complete




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GONDOLAS AND SAILBOATS ON TORONTO BAY IN JANUARY


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Build Up the Blood and Your Whole System Will Glow. With Renewed
Health. Health.

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On Fhiday a fleet of gondolas for the island lagoons was
launched on Toronto Bay. These Venetian hansom cabs are to bo operated by the Toronto Ferry Company, and the unusual sigh
was wintessed of one of the carrying passengers,
one thing operated



 MRS. FLORENCE KELLEY



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## PUBLIC MOTICE


Compensation to Workm For Injuries

TUESDAY MEXT, 28th DAY OF JANUARY, AT 8 P.M.


Suffragettes Are Preparing to Fight


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that they have been cheal
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"Canada" Cream Loaf

Just "fancy" enough to be dinary loaf of good bread And it loses none of real quality merit, as good it is just a little
in its production.

A dainty bread
luncheons and teas. The excellence in the in-
gredients. and the "know thow of the bakerman, are
the every-day assurances
for quality $y=5 \mathrm{c}$

## Canada

 Bread Company, Lienited Mark Bredin, Manager ones. Hillerest zeoreal,and Junetion 2340.

The "Bell" Music'Roll Exchange Service
The most successful and satisfactory system in eighty -ight note for any player) from every noted catalogue are placed in ctrculation immediately on

Prompt and regular delivery to and from TRY IT FOR A FEW MONTHS You will enjoy your player-plano as you

The Bell Piano and Music Warerooms
PHoNE M, 2555 . 146 YONGE STRET

## Adams January Clearance Sales



5 Days Left of the Carpet Sale Time enough if you take advantage of it fight, away.
Here are some exceptionally good chances for Monday:


 ladd and lined tree per yard ...... O.... Regular Price. . 17
 Prus iels Art Squares.




We Sew, Line and Lay Free A Carpet Sweeper Free
Beautitul Gold Clock Free

February Issue of Columbia Records Now Ready Come in and get a list of the nem.
reords or drop us a post-card and

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Roll ce yixim in

them
Music
STREET

If this store isn't crowded with eager buyers from opening hours Monday till closing time it will be
because our preparations for a record breaking business have not been rightly appreciated. Every department manager eager to lighten his stock-taking burdens next week, has marked down all odd pieces of furniture, all, short lengths of carpetings, draperies, ete, and on each floor hundreds of big reduced price cards point the way to the best money-saving oppor
tuuities pou've been asked to participate in in many a day-and you can buy any of these things at the rexuceed prices on our generous Charge Account plan without any extra cost for the privilege. Some of Monday's special attractions ave told of below. Hundreds more that couldn't find space here.

## Parlor Davenports

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& \text { Big Bedding Sale } \\
& \text { Piliows } \$ 1.29
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Filied with abolituly pure all featheren,

 All-Brass Bed Montar Mer mive
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(THE ADAMS FURNITURE COMPANY, LIMITED) CITY HALL SQUARE
Dining Room Suites


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## Free Trial Package of My Cure for Catarrh

This Trial Treatment Has Cured the Most Serious and Chronic Cases of Catarrh-Sent Free to Any One for the Mere Asking to Prove Its Marvelous Powers The Distress and Humiliation of Gagging, Spitting, Bad Breath and Hawking Are Instantly Cured and the Terrible Dangers and Results of Catarrh Are Avoided
To Prove It Beyond Doubt, Without a Cent of Cost to You, Send Coupon Below, With Your Name and Address, Today for Free Trial Package of This Remarkable Treatment

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Irial Packase


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Mason \& Risch, Limited, 230 Yonge Street

Manitoba Minister Grateful For Grant Sisis Agriciuture Coud Have
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 PILES CURED at HOME by PILES CURED at HOME by
New Absorption Method If you suffer from bleeding,
itching, blind or protruding Piles
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 Send no money, but ctill otherer of
this offer. Write today to Mrs
H. Summers, Box P. S. 65 , Wind
sor, Ont

Seats Now on Sale-Prices 50c to $\$ 1.50$


SCHUBERT

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| SYMPMOWY ORCHES |  | O MASEEY HALL

 BOSTON SYMPHONY DR. KARL MUCK, Conducto Massey Hall, Jan. 29




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| TORONTO SYMPHONY ORCHESTRA | MR. KENNERLEY RUMFORD |
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Bible Theology vs. Creed Theology What is the Difference?

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| Hear This Lecture for an Answer |
| "TWO FOOLS AND |
| THEIR PROSPECTS" |

Sunday, Jan. 26 th, 3 p.m.
Oddellow' Hall, 404 Bathurst Street
C.A.BANN No Collection Seats Free

MASSEY HALL | FOR TWO WREKs
Starting Saturday Afternoon, Fob. I
(Exceting Feb. 6 and 13)
"The most interesting travelogue ever delivered.",

## PAUL J. RAINEY'S

 AFRICAN HUNTNow enjoying the longest consecutive run ever known An even more prowounced hit in London.

 PRICES: Nights-25c. 35 c . 50 c . Q 75

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passenger traffic

## New Passenger and Ticket

 OfficeHas Been Established By the

## Lehigh Valley

 , Railmoad
## 63 Yonge Street, Toronto

This office is in erharge of Mr . W. J. Hamilton, who wifl cherfully supply trave informision and point.
Ticketo reacing via the Lelight Valler Railiond
will be delivered to residenco eppon telephone wilh be delivered to residenco upon telephoone
The pubbic is cordially invited to call and inspoct the office at any time.
The Letigh Vafley Rallroed io the great double track socenic highway to New York, Pritadelppisia and the sorth, operating throughi service from Reservations on steamer lines made upon application.
Telephione Number-MTann 1588




## TIDE OF RETALL TRADE FLOWS UP YONGE FINE BUILDNGS CHANGE LOOK OF STREET


 BOARD OF EDUCATIONFACED WITH PROBLEM OF FINDING THIRTY－FIVE SCHOOL SITES




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Toronto＇s Skyscraper Patch

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## PAST WEEK IN REALTYMARKET

Few Large Transactions Clos ed But Property is Unsea－ Selling Begins． BUILDING PROGRAM Announcement of Big Sky scrapers to Be Started Soon
is Decided Stimulus to is Decided Stimulus
Downtown Trading．

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GRASP opporitiniris ${ }^{\text {Tise }}$ NOW
 BUY NOW IN NORTH TORONTO
The Lowest Prices in Toronto，the Best Values，the Quickest Turnover and the Biggest Money．
$T$ HERE is absolutely no better or safer investment in Canadian real estate than North Toronto property．We have advised our clients to buy on
Yonge Street，or property close to Yonge Street．At present－day prices ronge street，or property close handsome profits on the money invested，and realize a very quick turnover．No doubt about it－for every dollar you invest you are bound to receive very substantial returns，and that is why we are specializing in North Toronto．We have sold thousands of feet，and we still have some big bargains．

These prices are for immediate sale only．Every day sees an advance，so buy now at these prices and re－sell in the spring：

TEN BEST BUYS TODAY

| \＄200－YONGE STREET， $140 \times 300$ ，IN the best business section of North Toronto． | $\$ 80$－YONGE STREET， $50 \times 150$ ，GOOD |
| :---: | :---: |
| \＄170－YONGE STREET，DAVISVILLE， $27 \times 110$ ． | $\$ 48-70 \times 376$, ORCHARD LOT， 120 feet from Yonge Street． |
| \＄100－YONGE STREET，SPLENDID cornet，III x 143 ． | \＄42－GLENCAIRN，CORNER LOT， 100 $\times 175$. |
| \＄85－YONGE STREET，CORNER LOT， $120 \times 150$ ，half cash． | \＄27－GLEN VIEW AND GLEN GROVE， corner lots， $200 \times 264$. |
| $\$ 80$－YONGE STREET，ANOTHER corner， $100 \times 110$ ，good buy． | \＄12－THE CHEAPEST 200 FEET IN the city limits． |
| ur motors are | your disposal |

18 KING STREET WEST
THE DAILY STAR BUILDING
TELEPHONE MAIN 2935

## sTock FINANCIAL NEWS AND STATISTICS sTock MARKETS FINANCIAL NEWS AND SIATISTICS MARKETS

## STOCK MARKETS ARE TENSE OVER THE CRISIS IN EUROPE

 If Peace Can Be Forced by
Powers, All Will Be Well; Situation Favorable in To ronto Market.



JOHN BULL, BANKER OF THE WORLD EVERBODY BORROWS HIS MONEY




Neill,Beatty\&Co.
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## A QUESTION OF BRAINS.




JANUARY GONE
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## Sporting section of Cone Toronto Sunday Zartorld

-PRICE FIVE CENT

## McGill Downs Varsity Intercollegiate Team in Overtime, 5 to 3

ITGILL IN OVERTIME WINS FROMVARSTTY AFTER REAL TUSSLE


C TORONTO PROS: GOOD BACK LINE DNISION


Coach Jack Marshall is the man on the left. He is playing a st ar gane e point. Marchand, the former Kingston boy, is the central
figure and is one of the best tet-minders in the N.H.A. Harry Cam eron, Toronit's cover-point, is on the right He is a big favorite
with the local fans.
HOW THEY FARED ${ }^{2}$ CHARLESTON



VARSTIY JUNIORS DEFEAT PARKDALE IN O.II. FIXTURE
College Showed Strong De fence Came and This Coup led With Speed Won

FARKDALE WERE GAME Lacked Combination But Made it a Fight All the Way - The De- ...
tails.
ARENA GARDEVS. Jen. 25 .-(stron















## TILLSON CHAMPION

AT VARSITY MEET
P. S. Cleaned Up in Inter

Faculty Swimming
Races-The
Results.

Neir own wray mocteal science nat 18

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Hickey \& Pascoe 97 Yonge St.

The Sale That's Worthy of the Name


Included are English Olisters and Chesterfiold 200 Men's Suits $\$ 12.75$

## Fancy tweeds and cheriats; many of the emartest patterns

## Hickey \& Pascoe

 97 Yonge St.
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## WHITE LABEL ALE

 Tickles the Palate

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Also sorved at hotels.

## DOMINION BREWERY CO., LIMITED TOKONTO

## Whito Horso Whisk Univen who whas ow.

Inise label that a man is never ashamed of.
Insist on getting the genuine Cosgrave Half-and-Half
"The Beer For The Man Who Knows'

## Cosgraves Half-and-Half has back of it the

 splendid half-century reputation of a firm matchless quality.Sold by first-class dealers in
pints and quarts, and on sale
The Cosgrave Erewery C of Toronto, Limited
jÚst what they ned
A Real Fighting Leader With
Brains is What New York
Americans Have Lacked
For Years.


SMIDWNISWINT
©

Mutt Does Show Flashes of Intelligence at Times; Yes, Indeed

## By "Bud" Fisher





## Eaitorial secion of The Toronto sunday Taorld

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will accept:parcels weighing as much as 80 lbs . or transmission. Germany will take as heàvy as 100 pounds. Even China and Japan have
the parcel post. In Austria it is possible to send.
almost anything even furniture, by parcel poost.
In England the system is carried on to
In England the system is carried on to 2
very large extent and it is possible to send a very large extent and it is possible to send a
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Kingdom at the same rate. The Bitish. post-
master-general has, however, recently augmented master-general has, however, recently augmented
their system so that it is now possible to send their system so that it it now, possible to send
a parcel. "Cash on Delivery." This extension has proved a great factor to the business people
and saves considerable delay in cases where and aves are desirous of doing business together,
people are yet unknown to one another. The system has also had a marked effect on the cost of living. Under the conditions pre-
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producer, and each of these require a certain producer, and each of these require a certain
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## From Producer to Consumer-Parcel Post and the Middleman

Woodrow Wilson's Policies

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carefully contrived process of deternining the
choice for president, but lappily there is dependence upon the faithfulness of the members of
den the two houses. The contest of 1877 between
Mr. Hayes and Mr. Tilden, whien the electoral Mr. Hayes and Mr. Tilden, when the electoral
machinery was. put to its severest strain, proved the readiness of the people to yield to a decision
reached under difficulty. With more than its usual emplhasis there is
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advantage because business conditions are not advantage because business con
trusted by the people as a whole. General comment on the speech shows that it is taken as a strong declaration of his progres-
sive ideas and this is supported by the intiman tion that has come that he would select his advisers entirely from the progressive element in the party. Cabinet speculation has broadened
in consequence to include the possibility of the appointment of Governor Hadley of Missouri to a seat in it, despite the fact that he was a support-
er of President Taft, after the Chicago convention, where he was a Rooselvelt leader. Mr. Wilson's address to the New Jersey
lawmakers was closely observed as somewhat prophetic and his vigorous declaration that sup rvision of corporations must be rigid is applied his national policy. His manner at Chicago
ras deacribed as austere and his comment on the Was described as austere and his comment on teceived showed that he was not disturbed that he was taken as
ecturing the men of large affairs on their oblieecturing the men of large affairs on their obli-
gation to give freer opportunity to the smalfer men of business. On the authority of the chairan of the house committee on insylar affair in congress it is stated that he is favorable to
early independence for the Prilippines and wis sign the bill that it is predicted will pass congress,
sranting it with a guaranty of neutrality granting it with a guaranty of neutrality and the
reservation of a naval station.

| EDITORIAL <br> Banking Reform <br> All who concern themselves, however slightly, with the progress of Canada of proper lines and desire to have the Dominion developed in the way that whll best serve the maiss of the people, should support the proposal made by Mr. W. F. Maclean, M. P. for South York, in the fiouse of commons on Tuesflay last, for the appointment of a strong commission to firvestigate and report upon the banking conditions of Canada. In the framing of the bank law hitherto much has been yielded to the professional element which naturally places the interest of the banks above the.interest of the public. No doubt bankers contend that in order to do a successful business they must serve the public, but precisely the same argument is presented by the railroad companies, the express companies and all other service companies. But it is evident enoughthat there are different ways of serving the public dependent on the point of view whence it is regarded. Most public service corporations charge all that the thatich and have too hesitation in pilitg up profits and distributing will bear them by the devious methods devised ty high financiers. So it may very well be that bankers, Thile meeting the monetary needs of the public, have taken the opportunity to chirge more for the necessary credits that the state of the-mioney niprket justified. Nor should it be forgotten, as Mr. Maclean emphatically showed, that out of the resources of the Oañadtant banks, totalthing $\$ 1,462,000,000$, only the banks themselves, with in addition such fraction of their reserves derived from bonuses on new stock issues. That is to say, more than they pay a trifling interest, comes frot the public. And, when a member of that public has occasion to borrow money he is charged 6 or 8 per cent.-for the accommadation? <br> To hear some bankérs talk one wguld imagine that banks are institutions provided by wealthy and chraritably disposed benefactors, and that to utter a word of dispraise or adyerse criticism is biting tine fand that feeds. But the real truth is that banks exist for the public convenience and protection, and while none would oppose a fair and just return on the original capital invested, and liberal payment to the officials who conduct them, there is very good reason require that the balatice shall be held justly. The public, which is simply the state, is in point of fact the principal partner in the way of finding the fhoney that sustains the business. Here in Canada the public provides more than 90 per cerrt. of the resources, and the banks and lend it out to the Canadian people at not less than 6 , and sometimes even 8 per cent., while they earn in some cases up to 18 per cent. on their original capital. Canada's Banking Act remains substantially as it was first passed more than forty years ago, and looking to the vast expansion of the countty, and the certainty that it will be still greater and more rapid in thie immediate future, the time has arrived for an examination of the syistem in the light of twentiet century knowledge and experience. To stereotype the emetiods of forty yeafs ago for another ten years would, in MreMaclean's words, be a wrong-a crime against the best interests of the country. In this view he was supported by the speakers who followed him in the debate, and the proposal is one which should be accepted by the government. <br> As sumnrarized by Mr. Maclean, the defects of the existing law are these:- <br> (i) The insufficient protection of depositors. <br> (2) The facility, with which banks are nenged and amalgamations made. <br> (3) The partial surrender by government to the banks of the function of emitting currency. The powers of the banks in this respect are increased in the riew bill. <br> (4) The insufficiency of circulation for business purposes; and this is, I take it, the paramount evil of our banking system. <br> (5) The sterilization of the postoffice savings bank system and the government savings bank syistem, both of which were created in the public interests by special acts, and whose usefulness is largely being destroyed by aciive or secret opposition of the chartered banks, and perhaps, by silent neglect of the government. <br> (6) The tendency of the present aw to set apart the savings of the people in the banks for the ptarposes of business, rather than the use of any of it for building purposes, as is prevalent in the United States. In that country the savings of the people on deposit with the savings banks are devoted to investment in mortgages on real estate and building improvements. <br> That these objections are serions cannot be denied. They mean in effect, that the present law admits of too great concentration of and too little control of its employment: that the public interest is not sufficiently considered; that the gpvernment is not developing the state savings banks in accordance with the public need, and that to the people, and not for the benefit of particular kinds of business Surely the substantive principles on which these objections are founded are right and reasonable in themselyes, and for the advantage o the Dominion as a whole. |
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RELIGION AND SOCIAL SERVICE Edited by Kenneth Douslas, है. A., Ph.B. Social Service Need Remind-

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THE WORLD'\$ BOOK BARGAIN GREATEST SUCCESS FRIDAY and SATURDAY



| MAIL ORDERS The dituro too bukty to be |  | OUR GUARANTEE: |
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| The Saving of $\$ 10.02$ on This Set Would Pay for The World for 3 Years and 4 Months |  |  |

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| you lots in the fastest growing, | SWALWEL |
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| Railway. Investigate quickiy as | Pacific Town |
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"My Dear Fellow, Let Common Sense be Your Physician"
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Pointers for Intending Purchasers. By H.S. Houpt, "Alco.
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Sunday World Garage Directory
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STEPNEY WHEELS and TIRES THE STEPNEY MOTOR WHEEL Of Canada.

McLAUGHLIN-BUICKS \& FIATS CORNER CHURCH and RICHMOND STREETS. Prover manc mase

ROSS MOTOR CAR COMPANY, Limited

THECOLLEGE GARAGE

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to order and repitred. DEOT SHEET METAL WORKS
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## Motoring Fashions and Fancies




sunday mornine




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LONDON TAXI DRIVERS' STRIKE-PICKETS OUTSIDE THE BRITISH MOTOR CAB CO. BUILDING
 Left to right-Kaiser Wilthelm, crow Prup Prine, Prinee Eititel Frederick,
 THE NEW GERMAN MLITARY ATRSHIP, "HANSA" FLYING
OVER THE ROYAL PALACE IN BERLN.


MISS BERNETTA MILLER, WHO HAS BEEN INVITED TO CARRY A MESSAGE TO WASHINGTON ADVO-


## Havergal College Junior Pupils---S.P.S. First Year Students



Interesting Personalities Who Figured In Week's News Stories


THE DUCHESS DE VENDOME, MOTHER OF THE DUC DE
VENDOME. WHO WIL CEEEBRAE THE ANNIVERSARY OF HOM MARRIAGE TO PRINQESS HENRIETTA OF BEI
GIUM ON FEB. 12 .


MISS ANNA SAND' PROMINENT IN NEW YORK AND NEW-
PORT SOCIETY CIRLES, PHOTOGRAHED WWTH HER
PRIZE POMERANANS AT THE RECEPT SHOW HELD IN







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